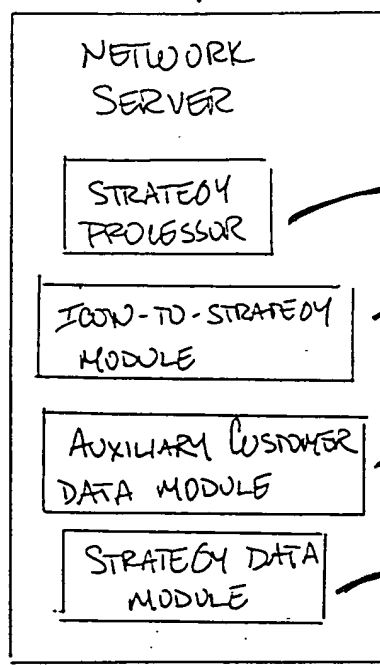


DATA ENTRY/
INPUT OBJECT

3



7

STRATEGY
PROCESSOR

17

ICON-TO-STRATEGY
MODULE

11

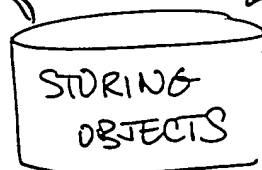
AUXILIARY CUSTOMER
DATA MODULE

13

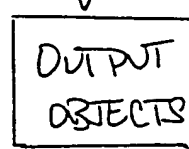
STRATEGY DATA
MODULE

15

5



⋮



9

FIG. 1

SYSTEM DIAGRAM

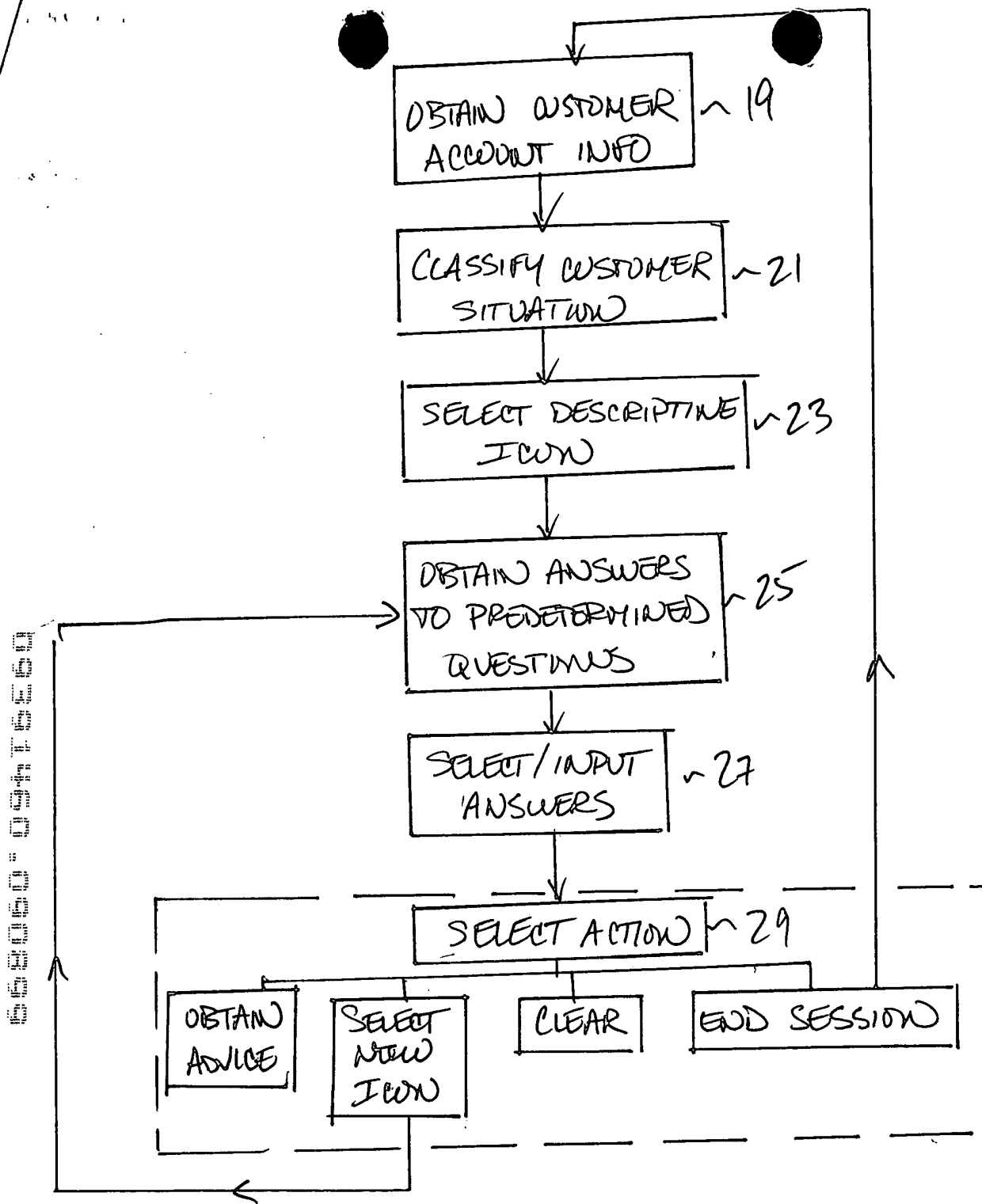


FIG. 2

66050-094660

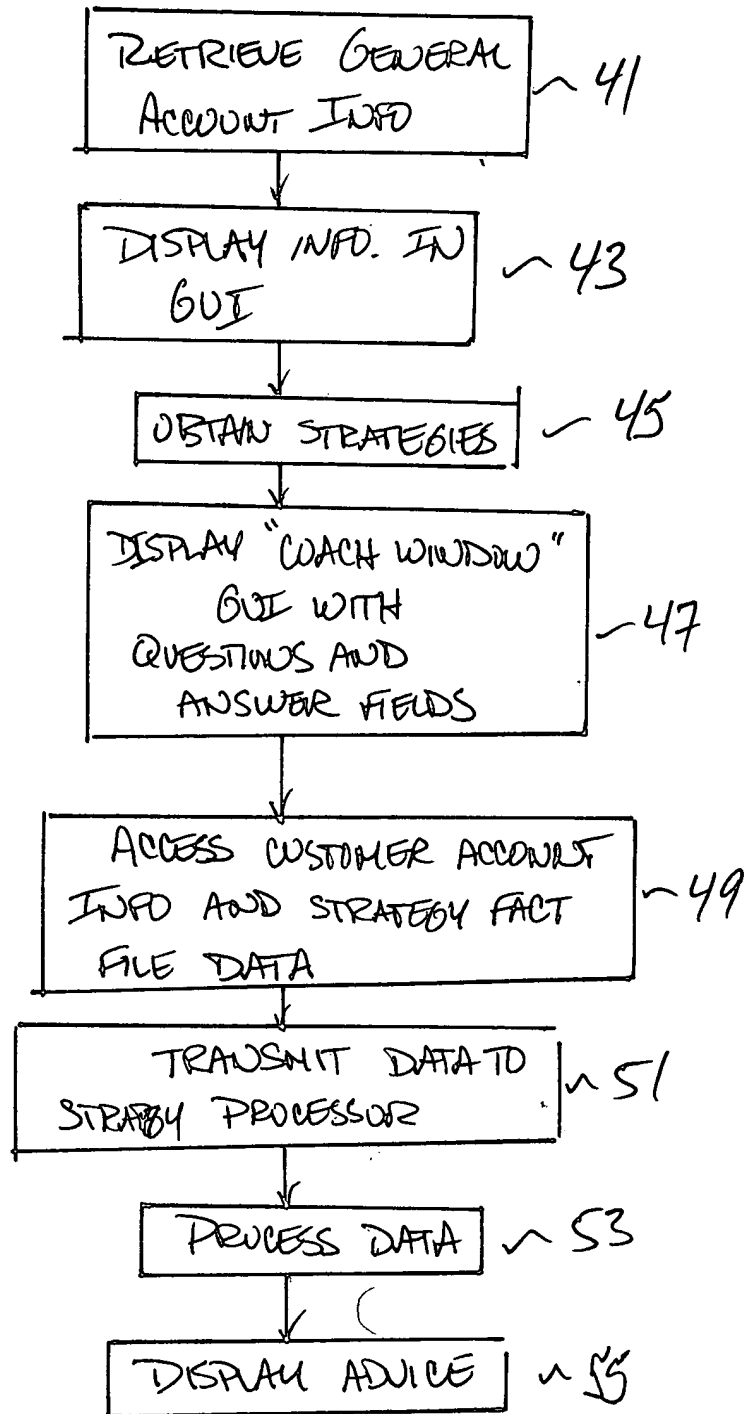


FIG. 3

First Support Screen with First Coach

First USA Bank - First Support: V5.7.1 Logon Time: 09:59 AM CSR ID: COG TEST DVOP:

03/01/99 10:53 AM Running Accounts for Today: Accounts Worked: Amount Promised: FIRST USA

MC: ECC/AUBURN UNIVERSITY ALUMNI External Status: E-Revoked

Name: Smith, John

Acc#: 3417-7234-5678-9876 Update

SSN: 122-33-4444

Phone: (302) 444-5555

Address: 362 Pine Lane Anytown DE 11111-1111

Balance: \$2803.78

Credit Line: \$3000.00

Avail Credit: \$196.00

Last Payment: 09/25/98

Last Monetary: 09/25/98

P-Payment

Suggestions:

- * Eligible for EFFORT: \$120
- * Eligible for ASSIST
- * Due Date Is: 02/27/99.

Calendar: [List] [AE] [Memos] [Ctrl/Ord]

January February March

Sun Mon Tue Wed Thu Fri Sat

1 2 3 4 5 6

7 8 9 10 11 12 13

14 15 16 17 18 19 20

21 22 23 24 25 26 27

28 29 30 31

1 2 3 4 5 6

7 8 9 10 11 12 13

14 15 16 17 18 19 20

21 22 23 24 25 26 27

28 29 30 31

Action Entry

Action Entry

DP-Promise To Pay - Day

CC-Cardmember Contact - Day

CO-Call Other - Day

NA-No Call - NA

CL-No Call - Letter

OR-No Call - Ordered

LA-Skip/No Contact

Control Panel

Dial Home Dial Work

Dial 911 Scan Next

Load Last Load Next Idle




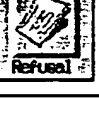

	Bankruptcy Mentioned	CM is thinking about filing for bankruptcy or explicitly states "I am <u>going to</u> file for bankruptcy."
	Income Reduced	CM has some income, but not as much as in the past, due to pay cut, unemployment, medical bills etc...CM is able to pay some bills.
	No Money	CM has no income or very little money, just enough to cover essentials.
	Refusal	CM refuses to pay First USA.
	Unmotivated	CM doesn't care about paying First USA. They have the money to pay, but they do not see the importance of paying on time.

Fig. 5

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First USA Bank - First Support: V5.7.1		Logon Time: 09:59 AM		CSR ID: COG		TEST DVOP:	
Date: 03/01/99		Elapsed Load Time: 4		Sequence: 5		Accounts Worked:	
Time: 10:53 AM		SE Running		5 Accounts for today:		Amount Promised:	
MC: FCC AUBURN UNIVERSITY ALUMNI				External Status: E-Revoked		Suggestions	
Name: Smith, John				Amt Due: \$333.00		* Eligible for EFFORT: \$120	
ACCT: 5417-1234-5678-9876				Amt Delq: \$263.00		Eligible for ASSIST	
SSN: 222-33-4444				Days Delq: 146			
H: (302) 444-8745				Balance: \$2803.78		* Due Date is: 02/27/99.	
H: (302) 444-8745				Credit Line: \$3000.00			
362 Park Lane				Avail Credit: \$196.00			
Anytown, DE 11111-1111				Last Payment: 09/25/98			
				\$134.00			
				Last Monetary: 09/25/98			
				P-Payment			

First Coach	
Query Panel	Advice
<p>CM's reason for reduction in income:</p> <p><input checked="" type="radio"/> Unemp./Overext. <input type="radio"/> Medical/Disability</p> <p><input checked="" type="radio"/> Marital/Divorce <input type="radio"/> Death in family</p> <p>Situation should improve in:</p> <p><input checked="" type="radio"/> 1-3 months <input type="radio"/> 3-6 months</p> <p><input checked="" type="radio"/> 6-12 months <input type="radio"/> Don't know</p> <p>How does CM plan to handle this situation?</p> <p><input checked="" type="radio"/> Looking for job <input type="radio"/> Court settlement</p> <p><input checked="" type="radio"/> Bank loan(s) <input type="radio"/> Don't know/other</p> <p>QUICK REFERENCE OF:</p> <p><input checked="" type="radio"/> Consequences <input type="radio"/> Benefits</p> <p><input checked="" type="radio"/> Sources of money <input type="radio"/> Job sources</p>	

Control Panel	
<input type="button" value="Home"/> <input type="button" value="Letters"/> <input type="button" value="Plan"/> <input type="button" value="Order"/>	<input type="button" value="0 Funds"/> <input type="button" value="0 User"/>
<input type="button" value="Pay Hist"/> <input type="button" value="Add'l"/>	<input type="button" value="Search"/>
<input type="button" value="Plan Pay"/> <input type="button" value="Refund"/>	<input type="button" value="Transfer"/>
<input type="button" value="Dial Home"/> <input type="button" value="Dial Work"/>	<input type="button" value="Dial QTH"/> <input type="button" value="Scan Next"/>
<input type="button" value="Load Last"/> <input type="button" value="Load Next"/>	<input type="button" value="Idle"/>

Note: The questions that appear in the Query Panel will vary depending on which call type icon you selected.

7

The First Coach Window (No Money)

Fig. 6

This region displays questions which you will need to obtain answers to during your conversation with the CM to generate suggestions in the Advice Window. Simply click on the radio button under each question that most accurately reflects the CM's situation.

First Coach

Query Panel

CM's reason for not having any money:

☐ Unemp/Overext ☐ Death in family

☐ Divorce/Marital ☐ Medical/Disability

Situation should improve in:

☐ 1-3 months ☐ 3-6 months

☐ 6-12 months ☐ Don't know

How is CM paying other bills?

☐ Family/Friends ☐ Unemp/WrkComp

☐ SS/Savings ☐ Don't know/Other

QUICK REFERENCE OF:

☐ Consequences ☐ Benefits

☐ Sources of money ☐ Job sources

Advice

The answers that you provide in the Query Panel, combined with the CM's account information in First Support, will generate suggestions to assist you in collecting from the CM.

Buttons: Advice, BC Ref, Inc Ref, No Money, Refusal, Unwrt, Clear All, Close

After completing the questions in the Query Window, click on the Advice Button to notify First Coach that you are ready to receive advice.

This button clears all of the radio buttons in the Query Panel and the suggestions in the Advice Window for the current call type you have selected.

You can switch between call types at any time during the course of the call. After completing all of the questions for a given call type and selecting the Advice Button to obtain suggestions from First Coach, you could then select another call type and repeat the process. As long as you do not select the Clear All button between selections, First Coach will retain its suggestions for each call from which you received advice.

This button will close the First Coach Window. The information will be retained until the call is released, as long as you do not select the Clear All button.

First Coach Window with Advice (Bankruptcy Mentioned)

Fig. 7

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First Coach

Query Panel

Has CM fully retained an attorney?

☐ Yes ☐ No

Why is CM planning to file for bankruptcy?

☐ Divorce/Marital ☐ Medical/Disability

☐ Unemp./Overext. ☐ Sugg. by others

Situation should improve in:

☐ 1-3 months ☐ 3-6 months

☐ 6-12 months ☐ Don't know

Advice

- * Educate on Negative effects of BK.
- * Educate on Benefits of bringing Acct current.
- * Negotiate pymt arrangement with CM.
- * Suggest Other Sources of Money.
- * First USA wants to help with their situation.

- * Steps to negotiate pymt arrangement with CM:

Advice

BK Ment

Unemp

No Money

Refusal

Unmotiv

Clear All

Close

93

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After answering the questions in the Query Panel and selecting the Advice button, First Coach will provide you with some suggestions to assist you in obtaining a payment from the CM.

First Coach Window with Advice (Refusal)

Fig. 8

First Coach

Query Panel

Why is CM refusing to pay?

☐ Dispute ☐ Divorce/Marital

☐ Acct terms/Clsd ☐ Dissatisfied/Other

If DISPUTE select type of dispute:

☐ Merch. dispute ☐ Repricing

☐ Misapp. pymt ☐ Other

If DISSATISFIED select reason:

☐ Fees/f.in chrgs ☐ Service/Misinfo

☐ Too many calls ☐ Unresolved issue

Advice

- * Letter sent w/in 60 days of statement date?
- * Pymts still need to be made for at least 2% of the undisputed amount.
- * EDUCATE CM ON THE FACTS OF THE ACCT:
 - > Possibility of further action.
 - > Explain next steps in collection process [explain what charge off means].
 - > Stress differences between Acct. Past Due & acct. Charged Off.
- * MOTIVATE ON BENEFITS OF BRINGING ACCT CURRENT:
 - > The choice is really theirs. You are there to help them.

Buttons: Advice, BK Port, Inv. Red, No Port, Refusal, Unactiv, Clear All, Close

First Coach provides you with assistance on calls in which the Cardmember refuses to pay First USA because of issues relating to:

- Disputes
- Account Terms/Account Closed
- Divorce/Marital circumstances
- Dissatisfied/Other situation

Note: If the Cardmember cites “dispute” or “dissatisfaction” as the reason for refusing to pay First USA, you will need to answer the second or third question in the Query Panel to provide First Support with further information regarding the Cardmember’s situation.

First Coach Window with Advice (Unmotivated)

Fig. 9

First Coach

Query Panel

Why is CM unmotivated?

☒ Personal reason ☒ Svc. fail/Misinfo

☒ Acct tms/Clsd ☒ Credit damaged

Select profile which fits CM:

☒ Student ☒ Divorced

☒ Retired ☒ Other

Does CM have money to pay FUSA?

☒ Yes ☒ No

QUICK REFERENCE OF

☒ Consequences ☒ Benefits

☒ Both

Advice

* Consequences of not paying:

- => Acct could be charged off
- => Negative credit in Credit Bureau Report
- => Assessment of Fees
- => Will be contacted every 5 to 7 days
- => Cannot get new loans
- => Cannot rent cars, stay in hotels, or travel
- => Will not have credit card in case of Emergencies
- => Future job prospects may be affected

* Benefits of pymt and bringing Acct current:

- => Save money on Fees
- => Rebuild credit
- => Possibility of Deinstatement

Advice **Clear All** **Close**

BC Rent No Money Refusal Unmotiv

In the Unmotivated, Income Reduced and No Money Query Panels, you have the ability to limit the number of categories of advice statements that are provided to you in their respective Advice Windows. Simply click on the type of feedback type(s) you would like to view.